

CLAIMS

What is claimed is:

1. A method of verifying incoming orders for fraud prevention, comprising:

 assigning a risk factor with an incoming order; and

 providing a set of information to verify based upon the risk factor assigned to the incoming order.
2. The method of claim 1, wherein an incoming order may be associated with one of the risk factor of low risk, medium risk, or high risk.
3. The method of claim 1, further comprising:

 prior to assigning the risk factor to the incoming order, outsourcing the incoming order into an outsort queue.
4. The method of claim 2, comprising:

 verifying the set information to permit a fraud investigation process that requires a lower amount of resource and time, if the incoming order has been associated with the risk factor of low risk.
5. The method of claim 2, comprising:

verifying the set information to permit a fraud investigation process that requires an increased amount of resource and time, if the incoming order has been associated with the risk factor of medium risk.

6. The method of claim 2, comprising:

verifying the set information to permit a fraud investigation process that requires a higher amount of resource and time, if the incoming order has been associated with the risk factor of high risk.

7. The method of claim 4, wherein the action of verifying the set of information comprises:

reviewing an order history of a customer;

reviewing an Internet Protocol address for the order, if the order is received from the Internet;

if the Internet Protocol address is from a vendor that will respond to the order, then searching for a name of the customer in a directory of the vendor;

if the order is received from a call center, then performing an auto-number identification (ANI) search; and

accepting the order if the set of information is verified.

8. The method of claim 5, wherein the action of verifying the set of information comprises:

reviewing an order history of a customer who transmitted the incoming order;

reviewing an Internet Protocol address for the order, if the order is received from the Internet;

if the Internet Protocol address is from a vendor that will respond to the order, then searching for a name of the customer in a directory of the vendor;

if the order is received from a call center, then performing an auto-number identification (ANI) search;

searching for a billing name, billing address, and auto-number identification number in a search tool;

searching a shipping name, shipping address, and shipping phone number in the search tool;

searching the shipping address in an address search tool that can verify information about addresses;

calling a phone number for a bank, if the phone number is available; and

accepting the order if the set of information is verified.

9. The method of claim 8, wherein the search tool is the CHECKPOINT search tool.

10. The method of claim 6, wherein the action of verifying the set of information comprises:

- reviewing an order history of a customer who transmitted the incoming order;

- reviewing an Internet Protocol address for the order, if the order is received from the Internet;

- if the Internet Protocol address is from a vendor that will respond to the order, then searching for a name of the customer in a directory of the vendor;

- if the order is received from a call center, then performing an auto-number identification (ANI) number search;

- searching for a billing name, billing address, and ANI number in a search tool;

- searching a shipping name, shipping address, and shipping phone number in the search tool;

- searching the shipping address in an address search tool that can verify information about addresses;

- calling a phone number for a bank, if the phone number is available;

- searching the billing name and billing address in a second search tool;

- searching the ANI number in the second search tool;

permitting a designated loss prevention team member to verify information of the customer with the bank;

permitting a designated loss prevention team member to contact the customer to confirm the order; and

accepting the order if the set of information is verified.

11. The method of claim 10, wherein the second search tool is the SEARCH AMERICA search tool.

12. The method of claim 1, wherein the order is received in a website.

13. The method of claim 1, wherein the order is received in a call center.

14. The method of claim 1, wherein the order is an order for a product.

15. The method of claim 1, wherein the order is an order for a service.

16. An apparatus for verifying incoming orders for fraud prevention, comprising:

a server including a transaction processing module configured to process an incoming order that is received from a call center or an online shopping website, the transaction processing module comprising: an incoming order verification module configured to provide a set of information to verify based upon a risk factor assigned to the incoming order.

17. The apparatus of claim 16, wherein the order risk module associates to an incoming order with one of the risk factor of low risk, medium risk, or high risk.

18. The apparatus of claim 16, wherein the incoming order verification module is configured to verify the set information to permit a fraud investigation process that requires a lower amount of resource and time, if the incoming order has been associated with the risk factor of low risk.

19. The apparatus of claim 16, wherein the incoming order verification module is configured to verify the set information to permit a fraud investigation process that requires an increased amount of resource and time, if the

incoming order has been associated with the risk factor of medium risk.

20. The apparatus of claim 16, wherein the incoming order verification module is configured to verify the set information to permit a fraud investigation process that requires a higher amount of resource and time, if the incoming order has been associated with the risk factor of high risk.

21. The apparatus of claim 16, wherein the order is received in a website.

22. The apparatus of claim 16, wherein the order is received in a call center.

23. The apparatus of claim 16, wherein the order is an order for a product.

24. The apparatus of claim 16, wherein the order is an order for a service.

25. An apparatus for verifying incoming orders for fraud prevention, comprising:

means for assigning a risk factor with an incoming order; and

coupled to the assigning means, means for providing a set of information to verify based upon the risk factor assigned to the incoming order.

26. An article of manufacture, comprising:

a machine-readable medium having stored thereon instructions to:

assign a risk factor with an incoming order; and
provide a set of information to verify based upon the risk factor assigned to the incoming order.